

Information to identify the case:		
Debtor 1	Emery B Gurbal	Social Security number or ITIN xxx-xx-2692
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Brittany R Gurbal	Social Security number or ITIN xxx-xx-1599
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	
Case number:	18-70827-JAD	
		Date case filed for chapter 13 11/29/18

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Emery B Gurbal	Brittany R Gurbal
2. All other names used in the last 8 years		fka Brittany R Kyler
3. Address	612 Fletcher Road Clearfield, PA 16830	612 Fletcher Road Clearfield, PA 16830
4. Debtor's attorney Name and address	Kenneth P. Seitz Law Offices of Kenny P. Seitz P.O. Box 211 Ligonier, PA 15658	Contact phone 814-536-7470 Email: thedebters@aol.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 12/3/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 18, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 3/19/19 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 2/7/19 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 5/28/19 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> </div>		
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/18/19 at 02:00 PM , Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Emery B Gurbal
 Brittany R Gurbal
 Debtors

Case No. 18-70827-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut
 Form ID: 309I

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 Total Noticed: 38

Date Rcvd: Dec 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2018.

db/jdb +Emery B Gurbal, Brittany R Gurbal, 612 Fletcher Road, Clearfield, PA 16830-3421
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14956548 +Bureau Of Account Mana, 3607 Rosemont Ave Ste 50, Camp Hill, PA 17011-6943
 14956551 +CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 14956552 +Cbna, 1800 Tapo Canyon Road, Mail Stop #SV-103, Simi Valley, CA 93063-6712
 14956558 +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
 14956560 +Joshua McNamara, Esquire, Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
 14956566 #+Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
 14956567 +Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
 14956576 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: thedebterasers@aol.com Dec 04 2018 03:34:43 Kenneth P. Seitz,

Law Offices of Kenny P. Seitz, P.O. Box 211, Ligonier, PA 15658
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 04 2018 03:35:15 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Dec 04 2018 03:35:29
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721

14956546 +EDI: AMEREXPR.COM Dec 04 2018 08:18:00 American Express, P.O. Box 981537,
 El Paso, TX 79998-1537

14956547 +EDI: TSYS2.COM Dec 04 2018 08:18:00 Barclays Bank, P.O. Box 8803,
 Wilmington, DE 19899-8803

14956549 EDI: CAPITALONE.COM Dec 04 2018 08:18:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238

14956550 +EDI: CAPITALONE.COM Dec 04 2018 08:18:00 Capital One Bank, N.A., P.O. Box 71083,
 Charlotte, NC 28272-1083

14956553 +EDI: CHASE.COM Dec 04 2018 08:18:00 Chase, Cardmember Service, P.O. Box 15123,
 Wilmington, DE 19886-5123

14956554 +EDI: CITICORP.COM Dec 04 2018 08:18:00 Citi Cards, P.O. Box 6500,
 Sioux Falls, SD 57117-6500

14956555 +E-mail/Text: abovay@creditmanagementcompany.com Dec 04 2018 03:35:51 Credit Management Co,
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

14956556 +EDI: DISCOVER.COM Dec 04 2018 08:18:00 Discover, P.O. Box 71084,
 Charlotte, NC 28272-1084

14956557 +EDI: AMINFOFP.COM Dec 04 2018 08:18:00 First Premier Bank, Credit Card Department,
 P.O. Box 5519, Sioux Falls, SD 57117-5519

14956559 +EDI: IIC9.COM Dec 04 2018 08:19:00 I C System, Po Box 64378, Saint Paul, MN 55164-0378

14956561 +EDI: CBSKOHLS.COM Dec 04 2018 08:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096

14956562 +E-mail/Text: bk@lendingclub.com Dec 04 2018 03:35:53 Lending Club,
 71 Stevenson, Suite 300, San Francisco, CA 94105-2985

14956563 +EDI: TSYS2.COM Dec 04 2018 08:18:00 Macy's Visa, P.O. Box 183083,
 Columbus, OH 43218-3083

14956564 +EDI: MID8.COM Dec 04 2018 08:18:00 Midland Funding, 2365 Northside Dr Ste 30,
 San Diego, CA 92108-2709

14956565 +E-mail/Text: Bankruptcies@nragroup.com Dec 04 2018 03:36:10 National Recovery Agen,
 2491 Paxton St, Harrisburg, PA 17111-1036

14958784 +EDI: PRA.COM Dec 04 2018 08:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

14956569 +E-mail/Text: bankruptcynotices@psecu.com Dec 04 2018 03:35:57 PSECU, P.O. Box 67013,
 Harrisburg, PA 17106-7013

14956568 +E-mail/Text: steve@priorityfirstfcu.org Dec 04 2018 03:34:51 Priority First FCU,
 364 Midway Drive, Du Bois, PA 15801-3864

14956570 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 04 2018 03:35:49 Quicken Loans, Inc.,
 1050 Woodward Avenue, Detroit, MI 48226-1906

14956571 +EDI: RMSC.COM Dec 04 2018 08:18:00 Synchrony Bank, P.O. Box 960061,
 Orlando, FL 32896-0061

14956572 +EDI: RMSC.COM Dec 04 2018 08:18:00 Synchrony Bank/Lowes, P.O. Box 530914,
 Atlanta, GA 30353-0914

14956573 +EDI: RMSC.COM Dec 04 2018 08:18:00 Synchrony Bank/Sam's Club, P.O. Box 965005,
 Orlando, FL 32896-5005

14956574 +EDI: RMSC.COM Dec 04 2018 08:18:00 Synchrony Bank/Walmart, P.O. Box 960024,
 Orlando, FL 32896-0024

14956575 +EDI: WTRRN BANK.COM Dec 04 2018 08:18:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673

14956577 +EDI: WFFC.COM Dec 04 2018 08:18:00 Wells Fargo Card Services, MAC N8235-040,
 7000 Vista Drive, West Des Moines, IA 50266-9310

TOTAL: 28

District/off: 0315-7

User: mgut
Form ID: 309I

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Total Noticed: 38

Date Rcvd: Dec 03, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2018 at the address(es) listed below:

Kenneth P. Seitz on behalf of Joint Debtor Brittany R Gurbal thedebterasers@aol.com
Kenneth P. Seitz on behalf of Debtor Emery B Gurbal thedebterasers@aol.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4